



# Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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**BHC Name** [ARVEST BANK GROUP, INC.](#)

**City/State** [BENTONVILLE, AR](#)

## Bank Holding Company Information

Federal Reserve District: [8](#)

Consolidated Assets (\$000): [26,514,090](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

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## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

## Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000) .....	25,822,387	22,076,622	22,620,938	19,245,323	18,182,636
Net income (\$000) .....	272,471	29,576	106,872	160,605	184,945
Number of BHCs in peer group .....	132	130	128	125	118

Earnings and Profitability:	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....															
2.53	2.65	35	2.93	2.80	54	2.87	2.77	50	3.42	3.01	66	3.43	3.08	65	
2.62	1.09	91	2.36	1.21	87	2.59	1.21	89	2.78	1.32	88	2.78	1.31	89	
3.71	2.21	93	4.36	2.59	91	4.21	2.57	90	4.76	2.69	96	4.63	2.71	97	
-0.23	-0.12	26	0.67	0.66	54	0.61	0.51	66	0.31	0.15	85	0.20	0.14	74	
0	0.01	51	0	0.03	38	0	0.02	41	0	0.01	17	-0.01	0	16	
0	0	14	0	0	6	0	0	8	0	0	83	0	0	45	
1.89	1.76	64	0.26	0.91	12	0.65	1.04	18	1.12	1.56	15	1.38	1.57	32	
1.41	1.34	60	0.18	0.70	13	0.47	0.81	18	0.83	1.19	15	1.02	1.24	22	
1.41	1.34	60	0.18	0.71	13	0.47	0.82	18	0.83	1.19	15	1.02	1.24	22	
Net income (Subchapter S adjusted) .....				2.06		1.15			1.18			1.17			1.42
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	2.88	3.12	31	3.51	3.64	37	3.40	3.55	35	4.44	4.41	55	4.18	4.24	48
Interest expense .....	0.13	0.26	21	0.30	0.58	16	0.26	0.52	15	0.66	1.08	19	0.41	0.86	13
Net interest income (tax equivalent) .....	2.75	2.85	39	3.22	3.05	54	3.14	3.01	50	3.78	3.33	69	3.77	3.38	70
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.16	0.12	66	0.30	0.28	63	0.27	0.27	63	0.31	0.21	74	0.22	0.22	66
Earnings coverage of net loan and lease losses (X) .....	18.09	26.30	53	4.59	20.97	24	7.05	22.91	32	6.73	24.40	26	10.49	21.75	39
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.37	1.32	58	1.58	1.58	59	1.75	1.58	68	1.16	0.83	83	1.05	0.90	73
Allowance for loan and lease losses / Total loans and leases .....	1.34	1.30	57	1.56	1.55	59	1.72	1.55	69	1.15	0.81	83	1.05	0.89	73
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.78	0.58	74	0.98	0.71	76	1.01	0.71	79	0.90	0.57	82	0.95	0.61	84
30-89 days past due loans and leases / Total loans and leases .....	0.40	0.29	74	0.58	0.37	79	0.53	0.39	73	0.74	0.43	83	0.83	0.44	86
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-9.21	-3.31	29	-8.95	6.19	11	-7.37	3.20	20	-2.93	14.45	7	-12.85	16.62	3
Net short-term noncore funding dependence .....	-10.87	-9.17	34	-10.65	-2.71	19	-9.18	-4.76	27	-4.89	3.38	18	-15.34	4.66	10
Net loans and leases / Total assets .....	52.09	58.81	27	60.70	63	34	58.72	61.58	35	67.41	63.77	49	66.50	63.98	46
<b>Capitalization</b>															
Tier 1 leverage ratio .....	7.88	9.07	19	7.29	9.05	6	7.44	9.13	6	7.81	9.76	7	8.12	9.71	10
Holding company equity capital / Total assets .....	9.45	10.79	28	9.30	11.12	21	9.48	11.16	26	11.07	12.43	35	11.29	12.22	42
Total equity capital (including minority interest) / Total assets .....	9.45	10.91	26	9.30	11.24	19	9.49	11.29	24	11.08	12.57	32	11.29	12.27	41
Common equity tier 1 capital / Total risk-weighted assets .....	12.16	12.64	48	10.31	12.26	23	10.62	12.38	27	9.70	12.17	12	9.87	12.12	11
Net loans and leases / Equity capital (X) .....	5.51	5.47	54	6.53	5.73	73	6.19	5.58	64	6.09	5.21	73	5.89	5.29	64
Cash dividends / Net income .....	1.02	27.22	7	9.40	49.74	13	3.48	42.30	10	4.08	33.12	10	3.31	27.31	11
Cash dividends / Net income (Subchapter S adjusted) .....		-3.51			10.79			-0.65			-12.02			17.36	
<b>Growth Rates</b>															
Assets .....	10.25	9.51	57	24.27	16.67	76	25.29	16.68	76	4.80	9.26	43	10.65	7	76
Equity capital .....	12.03	7.52	77	3.88	6.54	43	7.30	6.99	60	2.83	10.49	23	31.85	7.89	89
Net loans and leases .....	-5.40	-0.66	29	13.91	12.75	61	9.14	9.07	62	6.22	9.10	55	18.97	7.89	88
Noncore funding .....	0.47	-21.64	79	16.05	-6.57	83	25.89	-12.18	89	3.81	6.59	47	3.78	10.67	42
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital .....	5.99	10.65	44	5.81	13.73	40	6.48	13.56	42	5.57	13.04	46	5.72	13.37	47
Equity investment in subsidiaries / Equity capital .....	104.81	103.15	65	105.35	103.27	67	105.32	102.81	67	105.08	103.22	61	100.35	103.10	39
Cash from ops + noncash items + op expense / Op expense + dividends .....	12.58	155.61	4	124.73	142.45	49	108.21	147.24	31	432.91	190.27	93	51.35	174.91	6

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	438,356	466,861	619,035	662,837	592,757	-6.11	46.31
Income from lease financing receivables.....	2,358	2,130	2,882	2,685	3,065	10.70	-31.63
Fully taxable income on loans and leases.....	435,370	463,626	614,623	657,851	588,240	-6.09	45.61
Tax-exempt income on loans and leases.....	5,344	5,365	7,294	7,671	7,582	-0.39	31.79
Estimated tax benefit on income on loans and leases.....	1,868	1,898	2,581	2,714	2,683	-1.58	-28.65
Income on loans and leases (tax equivalent).....	442,582	470,889	624,498	668,236	598,505	-6.01	44.79
Investment interest income (tax equivalent).....	68,425	55,598	73,914	85,374	77,770	23.07	24.97
Interest on balances due from depository institutions.....	2,112	3,151	3,662	14,799	11,503	-32.97	-37.88
Interest income on other earning assets.....	467	578	597	3,320	3,306	-19.20	-22.55
Total interest income (tax equivalent).....	513,586	530,216	702,671	771,729	691,084	-3.14	40.93
Interest on time deposits of \$250K or more .....	799	1,553	1,846	2,487	1,262	-48.55	
Interest on time deposits < \$250K.....	4,197	11,195	13,557	20,465	8,983	-62.51	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	8,213	21,042	24,171	75,446	38,884	-60.97	10.23
Interest on other borrowings and trading liabilities.....	9,614	9,693	12,692	14,353	16,812	-0.82	-37.43
Interest on subordinated debt and mandatory convertible securities .....	1,173	1,458	1,814	1,486	1,314	-19.55	18.97
Total interest expense.....	23,996	44,941	54,080	114,237	67,255	-46.61	-18.58
Net interest income (tax equivalent).....	489,590	485,275	648,591	657,492	623,829	0.89	46.16
Non-interest income.....	506,449	389,979	586,196	534,115	506,348	29.87	49.60
Adjusted operating income (tax equivalent) .....	996,039	875,254	1,234,787	1,191,607	1,130,177	13.80	47.89
Overhead expense.....	718,637	722,181	951,736	915,395	841,906	-0.49	29.30
Provision for credit losses.....	-44,747	110,295	136,941	60,386	36,172		
Securities gains (losses) .....	155	239	411	-612	-1,824	-35.15	-59.84
Other tax equivalent adjustments .....	-2	-15	-2	3	0		
Pretax net operating income (tax equivalent).....	365,900	43,018	146,556	215,217	250,275	750.57	253.18
Applicable income taxes .....	86,102	5,601	29,228	43,267	53,020	1437.26	214.87
Tax equivalent adjustments .....	7,337	7,848	10,470	11,359	12,331	-6.51	-41.83
Applicable income taxes (tax equivalent).....	93,439	13,449	39,698	54,626	65,351	594.77	133.85
Minority interest .....	-10	-7	-14	-14	-21		
Net income before discontinued operations, net of minority interest .....	272,471	29,576	106,872	160,605	184,945	821.26	328.04
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	272,471	29,576	106,872	160,605	184,945	821.26	328.04
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	272,461	29,569	106,858	160,591	184,924	821.44	328.09
Investment securities income (tax equivalent).....	68,425	55,598	73,914	85,374	77,770	23.07	24.97
US Treasury and agency securities (excluding mortgage-backed securities) .....	4,457	12,406	14,382	29,995	25,006	-64.07	-77.14
Mortgage-backed securities .....	41,059	20,323	28,971	22,312	15,676	102.03	320.34
All other securities .....	22,909	22,869	30,561	33,067	37,088	0.18	-10.12
Cash dividends declared.....	2,778	2,781	3,714	6,556	6,130	-0.11	
Common .....	0	0	0	0	0		
Preferred.....	2,778	2,781	3,714	6,556	6,130	-0.11	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.65	2.90	29	3.20	3.35	38	3.11	3.27	34	4.01	4	54	3.80	3.87	43
Less: Interest expense .....	0.12	0.24	21	0.27	0.54	15	0.24	0.48	14	0.59	0.98	20	0.37	0.79	11
Equals: Net interest income (tax equivalent) .....	2.53	2.65	35	2.93	2.80	54	2.87	2.77	50	3.42	3.01	66	3.43	3.08	65
Plus: Non-interest income .....	2.62	1.09	91	2.36	1.21	87	2.59	1.21	89	2.78	1.32	88	2.78	1.31	89
Equals: adjusted operating income (tax equivalent) .....	5.14	3.80	90	5.29	4.06	89	5.46	4.04	90	6.19	4.41	92	6.22	4.46	92
Less: Overhead expense .....	3.71	2.21	93	4.36	2.59	91	4.21	2.57	90	4.76	2.69	96	4.63	2.71	97
Less: Provision for credit losses .....	-0.23	-0.12	26	0.67	0.66	54	0.61	0.51	66	0.31	0.15	85	0.20	0.14	74
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	51	0	0.03	38	0	0.02	41	0	0.01	17	-0.01	0	16
Plus: other tax equivalent adjustments .....	0	0	14	0	0	6	0	0	8	0	0	83	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	1.89	1.76	64	0.26	0.91	12	0.65	1.04	18	1.12	1.56	15	1.38	1.57	32
Less: Applicable income taxes (tax equivalent) .....	0.48	0.41	75	0.08	0.21	16	0.18	0.23	31	0.28	0.36	28	0.36	0.33	57
Less: Minority interest .....	0	0	3	0	0	8	0	0	7	0	0	3	0	0	3
Equals: Net operating income .....	1.41	1.34	60	0.18	0.70	13	0.47	0.81	18	0.83	1.19	15	1.02	1.24	22
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.41	1.34	60	0.18	0.71	13	0.47	0.82	18	0.83	1.19	15	1.02	1.24	22
Memo: Net income (last four quarters) .....	1.38	1.30	61	0.40	0.81	16	0.47	0.82	18	0.83	1.19	15	1.02	1.24	22
Net income—BHC and noncontrolling (minority) interest .....	1.41	1.35	59	0.18	0.72	12	0.47	0.83	15	0.83	1.20	15	1.02	1.25	22
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	92.04	93.09	37	91.13	92.11	36	91.29	92.32	35	90.39	91.05	41	90.95	91.48	45
Average interest-bearing funds / Average assets .....	74.52	61.98	87	73.17	64.67	80	72.97	64.06	79	74.25	65.57	82	75.20	65.56	81
Interest income (tax equivalent) / Average earning assets .....	2.88	3.12	31	3.51	3.64	37	3.40	3.55	35	4.44	4.41	55	4.18	4.24	48
Interest expense / Average earning assets .....	0.13	0.26	21	0.30	0.58	16	0.26	0.52	15	0.66	1.08	19	0.41	0.86	13
Net interest income (tax equivalent) / Average earning assets .....	2.75	2.85	39	3.22	3.05	54	3.14	3.01	50	3.78	3.33	69	3.77	3.38	70
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.10	4.07	59	4.41	4.35	58	4.35	4.27	58	5.23	5.09	66	5.06	4.95	68
Interest-bearing bank balances .....	0.12	0.13	38	0.27	0.36	35	0.23	0.27	44	2.20	2.04	57	1.55	1.64	38
Federal funds sold and reverse repos .....	0	0.25	21	0.89	0.75	63	0.89	0.68	69	2.34	2.44	57	2.15	2.17	57
Trading assets .....	0	0.45	26	0	0.65	23	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets .....	2.84	3.09	30	3.46	3.61	35	3.35	3.51	33	4.37	4.36	53	4.10	4.20	46
Investment securities (tax equivalent) .....	1.31	1.77	15	1.91	2.36	20	1.72	2.25	14	2.29	2.76	11	1.99	2.68	3
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.41	1.23	9	1.11	1.85	19	0.92	1.75	15	1.79	2.32	17	1.32	2.05	10
Mortgage-backed securities .....	1.12	1.55	12	1.53	2.17	6	1.36	2.05	3	2.18	2.61	7	2.12	2.50	7
All other securities .....	2.58	2.85	43	2.95	3.28	40	2.88	3.24	39	3.05	4.06	20	3.05	4.20	23
Interest-bearing deposits .....	0.09	0.22	18	0.27	0.60	13	0.23	0.53	12	0.66	1.10	18	0.35	0.81	11
Time deposits of \$250K or more .....	0.66	0.70	50	1.31	1.53	28	1.15	1.42	25	1.50	1.96	16	0.96	1.44	17
Time deposits < \$250K .....	0.52	0.67	36	1.24	1.47	28	1.14	1.36	28	1.61	1.82	34	0.79	1.29	18
Other domestic deposits .....	0.06	0.16	19	0.20	0.41	15	0.17	0.36	14	0.62	0.93	25	0.33	0.67	13
Foreign deposits .....		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos .....	0.11	0.18	51	0.22	0.71	11	0.19	0.62	12	1.06	1.86	29	0.53	1.51	20
Other borrowed funds and trading liabilities .....	2.20	1.29	82	1.86	1.54	68	1.91	1.50	73	2.75	2.38	71	2.60	2.28	73
All interest-bearing funds .....	0.17	0.38	15	0.37	0.82	10	0.33	0.74	10	0.80	1.49	13	0.49	1.19	7

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	506,449	389,979	586,196	534,115	506,348
Fiduciary activities income .....	21,840	19,287	26,007	25,886	24,984
Service charges on deposit accounts - domestic .....	94,119	86,222	119,378	147,666	144,010
Trading revenue.....	1,432	6,412	7,346	6,377	496
Investment banking fees and commissions.....	39,960	31,508	43,681	41,634	43,627
Insurance activities revenue.....	19,405	14,340	20,469	14,963	15,644
Venture capital revenue.....	0	0	0	0	0
Net servicing fees .....	87,843	-59,514	-35,626	32,594	86,863
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	104,461	123,236	192,580	62,132	48,813
Other non-interest income.....	137,389	168,488	212,361	202,863	141,911
Total overhead expenses .....	718,637	722,181	951,736	915,395	841,906
Personnel expense.....	420,487	391,341	526,895	481,587	450,503
Net occupancy expense.....	73,164	71,343	96,809	88,802	91,150
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	5,441	6,210	8,174	9,760	8,192
Other operating expenses.....	219,545	253,287	319,858	335,246	292,061
Fee income on mutual funds and annuities.....	13,872	12,241	16,134	15,866	14,352
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	0
Number of equivalent employees .....	6,346	6,314	6,332	6,393	6,165
Average personnel expense per employee.....	66.26	61.98	83.21	75.33	73.07
Average assets per employee.....	4,069.08	3,496.46	3,572.48	3,010.37	2,949.33

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Mutual fund fee income / Non-interest income .....	2.74	2.14	63	3.14	2.09	70	2.75	2.02	64	2.97	2.72	57	2.83	3.08
Overhead expenses / Net Interest Income + non-interest income .....	72.69	58.85	93	83.26	62.06	91	77.74	62.28	87	77.56	61.29	90	75.32	60.88
<b>Percent of Average Assets</b>														
Total overhead expense .....	3.71	2.21	93	4.36	2.59	91	4.21	2.57	90	4.76	2.69	96	4.63	2.71
Personnel expense.....	2.17	1.23	95	2.36	1.30	96	2.33	1.30	96	2.50	1.41	96	2.48	1.44
Net occupancy expense.....	0.38	0.24	93	0.43	0.26	95	0.43	0.26	93	0.46	0.28	94	0.50	0.28
Other operating expenses.....	1.16	0.72	89	1.57	0.95	86	1.45	0.94	83	1.79	0.97	88	1.65	0.97
Overhead less non-interest income .....	1.10	1.08	45	2.01	1.27	86	1.62	1.25	76	1.98	1.32	87	1.85	1.38
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>														
Total overhead expense .....	72.15	58.34	93	82.51	61.60	91	77.08	61.82	87	76.82	60.64	91	74.49	60.37
Personnel expense.....	42.22	32.89	92	44.71	32.31	95	42.67	32.36	93	40.41	32.39	88	39.86	32.51
Net occupancy expense.....	7.35	6.26	68	8.15	6.55	77	7.84	6.58	71	7.45	6.52	68	8.07	6.48
Other operating expenses.....	22.59	18.68	80	29.65	22.16	83	26.57	22.28	79	28.95	21.20	86	26.57	20.90
Total non-interest income .....	50.85	28.20	87	44.56	28.52	84	47.47	28.83	86	44.82	29.23	84	44.80	28.50
Fiduciary activities income .....	2.19	2.27	56	2.20	2.06	61	2.11	2.09	59	2.17	1.97	60	2.21	2.14
Service charges on domestic deposit accounts .....	9.45	3.25	97	9.85	3.23	97	9.67	3.27	97	12.39	3.88	98	12.74	4.15
Trading revenue.....	0.14	0.68	57	0.73	1.37	63	0.59	1.28	58	0.54	1.18	53	0.04	0.85
Investment banking fees and commissions.....	4.01	2.46	78	3.60	2.59	77	3.54	2.46	77	3.49	3.54	75	3.86	3.42
Insurance activities revenue.....	1.95	0.38	89	1.64	0.41	86	1.66	0.41	86	1.26	0.47	82	1.38	0.47
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees .....	8.82	0.56	97	-6.80	-0.04	1	-2.89	0.01	3	2.74	0.28	96	7.69	0.65
Net securitization income .....	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets .....	10.49	3.64	88	14.08	3.74	92	15.60	3.92	92	5.21	1.86	88	4.32	1.61
Other non-interest income.....	13.79	9.39	78	19.25	9.49	88	17.20	9.65	85	17.02	10.04	86	12.56	9.86
Overhead less non-interest income .....	21.30	29.67	24	37.95	31.97	67	29.60	31.93	41	32	31.06	43	29.69	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	23.53	21.49	71	13.02	18.64	16	19.94	18.63	53	20.10	20.56	48	21.18	19.04
Applicable income tax + TE / Pretax net operating income + TE .....	25.54	23.11	81	31.26	22.16	95	27.09	21.18	92	25.38	23.23	74	26.11	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans .....	9,397,980	9,416,412	9,411,992	8,956,918	8,497,353	-0.20	42.34	
Commercial and industrial loans .....	2,461,152	3,251,623	2,996,411	2,219,615	1,961,674	-24.31	66.50	
Loans to individuals .....	1,722,780	1,709,387	1,710,620	1,673,955	1,527,992	0.78	71.38	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0			
Agricultural loans .....	179,582	168,847	164,010	164,453	171,824	6.36	44.03	
Other loans and leases .....	237,128	282,743	288,513	259,446	325,742	-16.13	-18.12	
Less: Unearned income .....	281	263	266	190	105	6.84	-34.65	
Loans and leases, net of unearned income .....	13,998,341	14,828,749	14,571,280	13,274,197	12,484,480	-5.60	47.36	
Less: Allowance for loan and lease losses .....	188,111	230,608	250,208	152,015	130,879	-18.43	70.50	
Net loans and leases .....	13,810,230	14,598,141	14,321,072	13,122,182	12,353,601	-5.40	47.09	
Debt securities that reprice or mature in over 1 year .....	7,751,807	4,832,335	5,623,492	3,230,847	1,760,563	60.42	90.54	
Mutual funds and equity securities .....	220	129	150	169	122	70.54	175.00	
Subtotal .....	21,562,257	19,430,605	19,944,714	16,353,198	14,114,286	10.97	60.22	
Interest-bearing bank balances .....	2,356,723	1,892,930	1,654,290	511,018	467,815	24.50	88.57	
Federal funds sold and reverse repos .....	0	0	0	0	0			
Debt securities that reprice or mature within 1 year .....	387,584	600,859	598,757	590,231	1,948,781	-35.50	-42.81	
Trading assets .....	36,292	80,090	65,790	19,676	2,792	-54.69	10210.23	
Total earning assets .....	24,342,856	22,004,484	22,263,551	17,474,123	16,533,674	10.63	58.22	
Non-interest-bearing cash and due from depository institutions .....	317,892	310,991	321,559	283,411	327,905	2.22	10.79	
Premises, fixed assets, and leases .....	477,282	480,188	481,227	480,149	464,023	-0.61	14.52	
Other real estate owned .....	13,620	9,456	11,085	13,624	32,932	44.04	-17.34	
Investment in unconsolidated subsidiaries .....	0	0	0	0	0		-100.00	
Intangible and other assets .....	1,362,440	1,244,511	1,312,877	1,215,926	1,217,601	9.48	43.25	
Total assets .....	26,514,090	24,049,630	24,390,299	19,467,233	18,576,135	10.25	55.41	
Quarterly average assets .....	26,404,534	23,714,081	24,253,885	19,571,273	18,673,081	11.35	57.08	
Average loans and leases (YTD) .....	14,379,619	14,236,175	14,365,725	12,769,634	11,827,482	1.01	54.39	
<b>Memoranda</b>								
Loans held-for-sale .....	247,443	212,518	250,423	126,555	68,011	16.43	347.18	
Loans not held-for-sale .....	13,750,898	14,616,231	14,320,857	13,147,642	12,416,469	-5.92	45.60	
Real estate loans secured by 1–4 family .....	4,240,120	4,253,363	4,213,953	3,931,485	3,708,789	-0.31	39.40	
Commercial real estate loans .....	4,551,627	4,562,183	4,576,421	4,415,880	4,200,703	-0.23	46.21	
Construction and land development .....	1,108,244	1,084,862	1,070,947	960,791	890,362	2.16	54.60	
Multifamily .....	420,851	357,893	392,197	389,008	382,420	17.59	71.77	
Nonfarm nonresidential .....	3,022,532	3,119,428	3,113,277	3,066,081	2,927,921	-3.11	40.50	
Real estate loans secured by farmland .....	606,233	600,866	621,618	609,553	587,861	0.89	35.51	
Total investment securities .....	8,139,611	5,433,323	6,222,399	3,821,247	3,709,466	49.81	71.50	
U.S. Treasury securities .....	99,826	206,216	205,201	249,822	296,540	-51.59	-85.83	
US agency securities (excluding mortgage-backed securities) .....	1,290,507	1,534,015	1,569,645	1,160,877	1,567,322	-15.87	-38.53	
Municipal securities .....	1,245,898	1,137,370	1,192,763	1,093,172	1,153,682	9.54	7.39	
Mortgage-backed securities .....	5,503,013	2,555,448	3,254,495	1,317,061	691,657	115.34	604.69	
Asset-backed securities .....	0	0	0	0	0			
Other debt securities .....	147	145	145	146	143	1.38	-89.91	
Mutual funds and equity securities .....	220	129	150	169	122	70.54	175.00	
Available-for-sale securities .....	8,139,391	5,433,194	6,222,249	3,821,247	3,709,466	49.81	71.49	
U.S. Treasury securities .....	99,826	206,216	205,201	249,822	296,540	-51.59	-85.83	
US agency securities (excluding mortgage-backed securities) .....	1,290,507	1,534,015	1,569,645	1,160,877	1,567,322	-15.87	-38.53	
Municipal securities .....	1,245,898	1,137,370	1,192,763	1,093,172	1,153,682	9.54	7.39	
Mortgage-backed securities .....	5,503,013	2,555,448	3,254,495	1,317,061	691,657	115.34	604.69	
Asset-backed securities .....	0	0	0	0	0			
Other debt securities .....	147	145	145	146	143	1.38	-89.91	
Mutual funds and equity securities .....	0	0	0	169	122	70.54	-100.00	
Held-to-maturity securities appreciation (depreciation) .....	-4,137	94,047	98,197	29,247	-39,448			
Available-for-sale securities appreciation (depreciation) .....	0	0	0	0	0			
Structured notes, fair value .....	1,477,579	1,129,211	1,216,414	1,086,466	1,115,733	30.85	32.33	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	3,695,301	3,911,537	3,745,166	2,574,410	2,452,733	-5.53	54.66
NOW, ATS and transaction accounts .....	625,611	494,023	646,248	481,003	450,991	26.64	37.55
Time deposits less brokered deposits < \$250K .....	1,015,942	1,171,018	1,126,387	1,263,594	1,224,117	-13.24	
MMDA and other savings accounts .....	17,339,145	14,981,781	15,211,508	12,030,361	11,421,097	15.73	64.25
Other non-interest-bearing deposits .....	0	0	0	0	0		
Core deposits .....	22,675,999	20,558,359	20,729,309	16,349,368	15,548,938	10.30	60.35
Time deposits of \$250K or more .....	153,061	159,866	170,891	162,978	150,616	-4.26	
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	278,266	274,563	278,629	149,213	114,444	1.35	106.28
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	18,375	40,662	24,545	47,568	24,086	-54.81	-39.69
Other borrowings w/remaining maturity over 1 year .....	307,108	278,149	308,717	262,038	293,628	10.41	-3.88
Brokered deposits < \$250K .....	0	0	0	0	16,217		
Noncore funding .....	756,810	753,240	782,782	621,797	598,991	0.47	-27.61
Trading liabilities .....	10,101	560	173	0	0	1703.75	
Subordinated notes and debentures + trust preferred securities .....	150,000	130,000	150,000	120,000	120,000	15.38	-38.97
Other liabilities .....	415,989	371,191	414,126	219,599	211,098	12.07	154.34
Total liabilities .....	24,008,899	21,813,350	22,076,390	17,310,764	16,479,027	10.07	53.94
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	64,595	64,595	64,595	64,595	125,000	0.00	
Common stock .....	16	16	16	15	16	0.00	6.67
Common surplus .....	218,496	222,490	220,645	221,999	307,025	-1.80	118.46
Retained earnings .....	2,223,968	1,877,914	1,954,276	1,847,516	1,693,467	18.43	65.91
Accumulated other comprehensive income .....	-2,539	70,589	73,706	21,652	-29,113		
Other equity capital components .....	0	0	0	0	0		
Total holding company equity capital .....	2,504,536	2,235,604	2,313,238	2,155,777	2,096,395	12.03	71.10
Noncontrolling (minority) interest in subsidiaries .....	655	676	671	692	713	-3.11	-13.82
Total equity capital, including minority interest .....	2,505,191	2,236,280	2,313,909	2,156,469	2,097,108	12.02	71.06
Total liabilities and capital .....	26,514,090	24,049,630	24,390,299	19,467,233	18,576,135	10.25	55.41
<b>Memoranda</b>							
Non-interest-bearing deposits .....	3,695,301	3,911,537	3,745,166	2,574,410	2,452,733	-5.53	54.66
Interest-bearing deposits .....	19,133,759	16,806,688	17,155,034	13,937,936	13,263,038	13.85	55.40
Total deposits .....	22,829,060	20,718,225	20,900,200	16,512,346	15,715,771	10.19	55.28
Long-term debt that reprices within 1 year .....	58,911	54,694	55,629	47,568	24,086	7.71	93.34
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	2,313,238	2,155,777	2,155,777	2,096,395	1,589,941		
Accounting restatements .....	0	3,605	3,605	0	0		
Net income .....	272,471	29,576	106,872	160,605	184,945		
Net sale of new perpetual preferred stock .....	0	0	0	-60,405	125,000		
Net sale of new common stock .....	-2,150	491	-1,355	-86,936	211,915		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	2,778	2,781	3,714	6,556	6,130		
Change in other comprehensive income .....	-76,245	48,936	52,053	50,766	-9,276		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	1,908	0		
Holding company equity capital, ending balance .....	2,504,536	2,235,604	2,313,238	2,155,777	2,096,395		

## Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	35.45	36.06	43	39.15	36.66	48	38.59	36.22	48	46.01	37.78	61	45.74	37.19	63
Commercial and industrial loans .....	9.28	11.11	48	13.52	14.40	44	12.29	13.52	44	11.40	12.02	50	10.56	12.85	44
Loans to individuals .....	6.50	3.60	78	7.11	3.57	80	7.01	3.40	80	8.60	4.20	78	8.23	4.31	79
Loans to depository institutions and acceptances of other banks .....	0	0.02	32	0	0.03	30	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.68	0.21	85	0.70	0.20	87	0.67	0.19	86	0.84	0.24	86	0.92	0.30	84
Other loans and leases.....	0.89	4.26	18	1.18	4.66	21	1.18	4.63	20	1.33	5.01	18	1.75	5	23
Net loans and leases.....	52.09	58.81	27	60.70	63	34	58.72	61.58	35	67.41	63.77	49	66.50	63.98	46
Debt securities over 1 year.....	29.24	18.32	84	20.09	14.80	76	23.06	15.55	80	16.60	14.60	61	9.48	14.63	22
Mutual funds and equity securities .....	0	0.05	30	0	0.06	29	0	0.05	29	0	0.06	30	0	0.06	28
Subtotal .....	81.32	78.17	57	80.79	79.07	44	81.77	78.16	58	84	79.65	52	75.98	79.97	22
Interest-bearing bank balances .....	8.89	9.37	51	7.87	6.40	65	6.78	7.51	48	2.63	3.06	56	2.52	3.04	55
Federal funds sold and reverse repos .....	0	0.53	27	0	0.80	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less .....	1.46	1.51	62	2.50	1.85	72	2.45	1.68	73	3.03	1.91	76	10.49	1.96	94
Trading assets .....	0.14	0.58	51	0.33	1.04	49	0.27	1.01	48	0.10	1.19	41	0.02	1.33	35
Total earning assets.....	91.81	91.57	54	91.50	90.87	58	91.28	91.05	56	89.76	89.53	50	89	89.74	42
Non-interest cash and due from depository institutions.....	1.20	0.99	66	1.29	1.03	70	1.32	1.07	71	1.46	1.14	76	1.77	1.21	82
Other real estate owned.....	0.05	0.01	90	0.04	0.03	74	0.05	0.02	82	0.07	0.03	84	0.18	0.04	94
All other assets.....	6.99	7.39	46	7.21	8.03	41	7.40	7.82	43	8.78	9.27	43	9.23	8.98	53
<b>Memoranda</b>															
Short-term investments .....	10.35	12.31	48	10.37	10.21	63	9.24	11.17	49	5.66	7.63	53	13.01	7.80	78
U.S. Treasury securities.....	0.38	1.18	54	0.86	0.91	71	0.84	0.84	72	1.28	1.03	70	1.60	1.04	72
US agency securities (excluding mortgage-backed securities) .....	4.87	0.75	94	6.38	0.59	97	6.44	0.63	96	5.96	0.54	98	8.44	0.69	99
Municipal securities .....	4.70	1.70	84	4.73	1.60	86	4.89	1.69	86	5.62	1.34	91	6.21	1.62	93
Mortgage-backed securities .....	20.75	13.46	81	10.63	11.20	48	13.34	11.75	58	6.77	11.44	23	3.72	11.13	9
Asset-backed securities .....	0	0.47	25	0	0.31	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities .....	0	0.51	18	0	0.40	19	0	0.42	20	0	0.39	19	0	0.41	20
Loans held-for-sale.....	0.93	0.50	77	0.88	0.52	75	1.03	0.52	79	0.65	0.39	73	0.37	0.30	67
Loans held for investment .....	51.86	58.34	24	60.78	63.22	32	58.72	61.72	33	67.54	63.50	46	66.84	63.93	46
Real estate loans secured by 1–4 family .....	15.99	11.57	73	17.69	12.28	69	17.28	11.91	69	20.20	13.29	76	19.97	13.46	77
Revolving .....	1.46	1.44	57	1.71	1.72	57	1.64	1.66	57	2.29	2.07	59	2.56	2.27	62
Closed-end, secured by first liens .....	14.07	9.73	74	15.38	10.10	75	15.06	9.81	76	17.08	10.69	78	16.48	10.57	81
Closed-end, secured by junior liens .....	0.47	0.19	87	0.60	0.24	88	0.58	0.22	88	0.83	0.28	90	0.92	0.31	91
Commercial real estate loans .....	17.17	22.35	33	18.97	22.30	39	18.76	22.22	38	22.68	22.23	49	22.61	21.58	50
Construction and land development .....	4.18	3.40	62	4.51	3.47	65	4.39	3.40	64	4.94	3.44	70	4.79	3.51	65
Multifamily.....	1.59	3.32	33	1.49	3.10	32	1.61	3.12	34	2	3.01	43	2.06	2.72	47
Nonfarm nonresidential .....	11.40	14.65	39	12.97	14.72	44	12.76	14.72	42	15.75	14.69	53	15.76	14.44	54
Real estate loans secured by farmland.....	2.29	0.35	95	2.50	0.33	96	2.55	0.33	96	3.13	0.36	95	3.16	0.41	94

## Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	67.14	60.51	55	63.50	56.15	58	64.59	57.15	57	67.48	57.46	57	68.06	56.49	63
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	30.29	20	81	28.68	19.51	80	28.92	19.43	82	29.62	20.75	79	29.71	21.10	83
Real estate loans secured by 1–4 family.....	2.76	2.47	57	2.77	2.66	54	2.75	2.64	54	3.36	3.15	53	3.81	3.50	55
Revolving .....	27.53	17.35	81	25.92	16.64	81	26.17	16.59	82	26.25	17.39	80	25.89	17.39	81
Closed-end.....	32.52	37.13	39	30.77	33.63	41	31.41	34.63	40	33.27	33.52	46	33.65	32.14	49
Construction and land development.....	7.92	5.69	69	7.32	5.18	70	7.35	5.26	71	7.24	5.09	70	7.13	5.20	70
1–4 family.....	1.39	1.19	62	1.20	0.94	65	1.14	0.93	65	1.34	0.94	68	1.47	1.02	69
Other.....	6.53	4.46	74	6.12	4.09	71	6.21	4.19	70	5.90	4.02	72	5.66	4.05	68
Multifamily.....	3.01	5.41	36	2.41	4.78	33	2.69	4.96	34	2.93	4.69	40	3.06	4.10	45
Nonfarm nonresidential .....	21.59	24.45	41	21.04	22.19	44	21.37	22.93	43	23.10	22.15	50	23.45	21.40	52
Owner-occupied.....	8.77	8.31	54	9.16	7.46	64	9.19	7.68	59	10.36	7.72	68	10.20	8.03	62
Other.....	12.82	15.83	36	11.87	14.52	37	12.17	14.95	35	12.73	14.34	43	13.26	13.38	48
Real estate loans secured by farmland.....	4.33	0.61	95	4.05	0.52	96	4.27	0.54	96	4.59	0.55	96	4.71	0.63	94
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.06	30	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans .....	17.58	19.45	50	21.93	22.98	49	20.56	22.17	47	16.72	19.53	45	15.71	20.32	37
Loans to individuals .....	12.31	6.58	78	11.53	6.23	77	11.74	6.13	78	12.61	7.13	77	12.24	7.36	75
Credit card loans .....	1.11	0.51	81	0.98	0.63	79	1.06	0.65	79	1.21	0.81	77	1.24	1.02	77
Agricultural loans.....	1.28	0.38	87	1.14	0.31	87	1.13	0.32	87	1.24	0.37	85	1.38	0.46	84
Other loans and leases.....	1.69	8.42	18	1.91	9.11	22	1.98	9.09	22	1.95	9.85	19	2.61	9.66	26
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	421.20	383.43	53	489.34	387.92	69	465.84	381.27	62	549.58	391.26	75	533.29	379.80	72
Real estate loans secured by 1–4 family.....	190.04	124.74	79	221.04	130.23	84	208.57	125.03	83	241.23	138.18	84	232.76	137.84	83
Revolving .....	17.34	15.53	59	21.32	18.32	60	19.80	17.42	60	27.39	21.26	64	29.88	23.33	66
Closed-end.....	172.70	107.54	81	199.72	110.40	87	188.77	106.14	87	213.84	115.20	87	202.88	112.79	87
Commercial real estate loans .....	204	238.58	37	237.08	237.16	47	226.51	234.65	47	270.95	229.44	53	263.63	219.72	55
Construction and land development.....	49.67	36.07	68	56.38	36.48	73	53.01	35.62	71	58.95	34.95	75	55.88	35.36	72
1–4 family.....	8.72	7.44	63	9.23	6.64	66	8.19	6.34	64	10.88	6.61	70	11.54	7.04	70
Other.....	40.95	28.34	71	47.15	28.60	75	44.82	28.16	75	48.07	27.32	78	44.34	27.26	75
Multifamily.....	18.86	35.29	37	18.60	32.93	35	19.41	32.74	36	23.87	31.04	45	24	27.85	51
Nonfarm nonresidential .....	135.47	156.30	39	162.11	156.60	51	154.09	155.06	49	188.13	152.10	60	183.75	147.22	61
Owner-occupied.....	55.01	52.63	56	70.62	52.43	68	66.29	52.37	64	84.41	53.07	77	79.89	54.89	69
Other.....	80.46	100.99	36	91.49	101.87	41	87.80	100.54	39	103.72	97.41	55	103.86	91.80	58
Real estate loans secured by farmland.....	27.17	3.67	96	31.23	3.43	96	30.77	3.44	96	37.40	3.60	96	36.89	4.02	95
Loans to depository institutions and acceptances of other banks.....	0	0.20	32	0	0.31	30	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans .....	110.31	116.17	54	168.98	150.16	59	148.31	139.91	53	136.19	122.02	60	123.11	128.82	50
Loans to individuals .....	77.21	36.56	79	88.83	36.83	80	84.67	37.47	80	102.71	43.51	81	95.90	42.67	83
Credit card loans .....	6.96	2.58	84	7.56	3.28	83	7.65	3.30	82	9.88	4.34	82	9.71	5.31	80
Agricultural loans.....	8.05	2.03	87	8.77	1.99	89	8.12	1.88	89	10.09	2.18	87	10.78	2.72	85
Other loans and leases.....	10.63	47.63	20	14.69	49.92	25	14.28	49.54	24	15.92	52.44	20	20.44	51.79	26
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	23.75	29.25	38	21.60	26.62	36	22.22	27.32	37	22.90	26.45	42	23.45	24.79	47
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	148.99	187.63	37	166.47	186.45	42	160.22	183.76	40	186.54	178.57	51	183.74	167.93	51
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	204	244.92	37	237.08	243.47	46	226.51	240.85	45	270.95	236.10	53	263.63	225.98	55

## Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	10.35	12.31	48	10.37	10.21	63	9.24	11.17	49	5.66	7.63	53	13.01	7.80	78
Liquid assets .....	36.22	29.12	71	27.36	24.65	64	28.99	26.22	62	18.19	22.44	48	18.06	22.72	48
Investment securities .....	30.70	20.37	81	22.59	17.19	76	25.51	17.85	80	19.63	16.99	62	19.97	17.27	64
Net loans and leases .....	52.09	58.81	27	60.70	63	34	58.72	61.58	35	67.41	63.77	49	66.50	63.98	46
Net loans, leases and standby letters of credit .....	52.52	59.61	25	61.20	63.89	32	59.21	62.48	34	67.88	64.84	47	67.05	65.07	44
Core deposits .....	85.52	75.52	95	85.48	69.20	97	84.99	70.67	97	83.98	63.09	97	83.70	62.13	97
Noncore funding .....	2.85	10.15	12	3.13	15.53	4	3.21	14.13	7	3.19	19.36	2	3.22	21.34	1
Time deposits of \$250K or more .....	0.58	1.67	18	0.66	2.35	17	0.70	2.11	18	0.84	2.94	13	0.81	2.89	16
Foreign deposits .....	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos .....	1.05	1.19	61	1.14	1.44	58	1.14	1.47	58	0.77	1.94	46	0.62	1.97	40
Secured federal funds purchased .....	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold) .....	1.05	0.54	72	1.14	0.59	70	1.14	0.54	71	0.77	0.48	59	0.62	0.54	52
Commercial paper .....	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less .....	0.07	0.88	39	0.17	1.75	26	0.10	1.24	32	0.24	3.01	17	0.13	3.67	11
Earning assets that reprice within 1 year .....	25.99	38.80	18	27.98	38.76	24	26.28	39.38	19	26.84	39.29	16	31.35	40.29	22
Interest-bearing liabilities that reprice within 1 year .....	2.94	6.64	19	3.76	8.86	16	3.56	8.20	17	4.93	10.19	18	4.51	10.01	21
Long-term debt that reprices within 1 year .....	0.22	0.27	72	0.23	0.52	65	0.23	0.47	65	0.24	0.96	57	0.13	1.34	52
Net assets that reprice within 1 year .....	22.83	30.83	32	23.99	27.76	41	22.49	29.11	35	21.66	26.63	36	26.71	27.38	44
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-9.21	-3.31	29	-8.95	6.19	11	-7.37	3.20	20	-2.93	14.45	7	-12.85	16.62	3
Net short-term noncore funding dependence .....	-10.87	-9.17	34	-10.65	-2.71	19	-9.18	-4.76	27	-4.89	3.38	18	-15.34	4.66	10
Short-term investment / Short-term noncore funding .....	688.94	304.29	87	589.71	149.65	93	535.20	184.19	92	365.29	77.77	96	977.97	66.46	99
Liquid assets - short-term noncore funding / Nonliquid assets .....	54.44	36.72	75	35.24	24.47	74	38.40	28.18	72	20.35	16.97	64	20.41	16.04	68
Net loans and leases / Total deposits .....	60.49	73.05	22	70.46	82.06	22	68.52	79.43	21	79.47	90.31	24	78.61	90.08	20
Net loans and leases / Core deposits .....	60.90	78.83	16	71.01	92.26	12	69.09	88.34	14	80.26	103.93	12	79.45	105	11
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	0.50			1.73			1.57			0.72			-0.82		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-0.20	1.06	18	5.55	4.54	68	5.55	4.31	71	1.98	1.36	73	-2.70	-1.98	34
Structured notes appreciation (depreciation) / Tier 1 capital .....	0			0			0.02			0			-0.05		
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	0	13.65	14	0	11.41	16	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities .....	100	84.59	90	100	86.72	88	100	87.23	90	100	85.40	95	100	81.88	96
U.S. Treasury securities .....	1.23	6.01	44	3.80	5.26	67	3.30	4.72	67	6.54	6.15	69	7.99	6.99	65
US agency securities (excluding mortgage-backed securities) .....	15.85	4.24	87	28.23	3.94	97	25.23	4.01	96	30.38	3.49	98	42.25	4.02	98
Municipal securities .....	15.31	8.38	73	20.93	9.87	78	19.17	9.83	78	28.61	7.75	91	31.10	9.16	89
Mortgage-backed securities .....	67.61	66.09	50	47.03	66.61	20	52.30	66.64	27	34.47	67.43	11	18.65	65.45	6
Asset-backed securities .....	0	2.45	25	0	1.91	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities .....	0	3.01	18	0	2.93	19	0	3.01	20	0	2.94	19	0	2.79	19
Mutual funds and equity securities .....	0	0.29	29	0	0.38	30	0	0.35	29	0	0.40	31	0	0.42	27
Debt securities 1 year or less .....	4.76	8.18	45	11.06	11.25	59	9.62	10.55	56	15.45	11.86	69	52.54	11.91	92
Debt securities 1 to 5 years .....	70.35	17.39	97	38.56	17.70	86	34.15	17.03	85	37.55	17.94	80	10.90	19.18	41
Debt securities over 5 years .....	24.89	72.07	5	50.38	68.10	25	56.22	69.86	23	47	66.02	28	36.56	64.73	22
Pledged securities .....	18.15	33.37	30	20.78	37.16	32	19.55	35.67	33	28.43	30.57	51	30.08	33.30	49
Structured notes, fair value .....	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	10.05	64.27	28	74.15	124.80	48	104.59	183.32	44	-54.43	26.69	1	93.24	6.77	94
Investment securities .....	49.81	32.48	70	41.29	20.30	83	62.84	23.62	85	3.01	11.75	36	-9.40	9.42	11
Core deposits .....	10.30	16.96	18	26.79	26	60	26.79	26.88	56	5.15	11.23	37	9.42	7.29	68
Noncore funding .....	0.47	-21.64	79	16.05	-6.57	83	25.89	-12.18	89	3.81	6.59	47	3.78	10.67	42

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....			3,942,121	3,806,807	3,032,995
Commit: Secured commercial real estate loans .....	408,887	397,895	375,277	380,795	214,709
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	0	0	943,376	861,412	842,628
Securities underwriting .....	114,922	119,914	121,167	91,847	101,058
Standby letters of credit .....	474	752	2,259	1,338	5,991
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	1,374,000	1,242,500	1,431,000	260,000	167,000
Written options contracts (interest rate) .....	431,262	476,291	492,362	174,046	103,569
Purchased options contracts (interest rate) .....	50,000	80,000	100,000	0	2,099
Interest rate swaps .....	3,691,567	3,444,721	3,599,558	2,878,612	2,191,780
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....					16.16	22.01	31	19.55	23.52	45	16.33	24.05	31		
Standby letters of credit .....	0.43	0.66	45	0.50	0.72	48	0.50	0.71	49	0.47	0.84	42	0.54	0.92	42
Commercial and similar letters of credit .....	0	0.02	48	0	0.02	53	0.01	0.02	60	0.01	0.02	53	0.03	0.02	71
Securities lent .....	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts .....	20.92	47.31	56	21.80	51.49	52	23.05	48.62	55	17.02	68.47	42	13.27	65.81	41
Interest rate contracts .....	20.92	35.15	58	21.80	36.10	54	23.05	34.36	57	17.02	47.31	45	13.27	43.84	43
Interest rate futures and forward contracts .....	5.18	4.39	82	5.17	8.89	79	5.87	6.21	81	1.34	10.67	65	0.90	11.40	64
Written options contracts (interest rate) .....	1.63	1.69	69	1.98	2.33	65	2.02	2.18	68	0.89	2.47	61	0.56	2.16	55
Purchased options contracts (interest rate) .....	0.19	1.29	55	0.33	1.45	61	0.41	1.46	62	0	2.65	22	0.01	2.32	49
Interest rate swaps .....	13.92	20.27	54	14.32	20.71	50	14.76	20.83	50	14.79	28.86	50	11.80	26.74	43
Foreign exchange contracts .....	0	6.12	25	0	5.79	25	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts .....	0	3.76	27	0	3.70	26	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange) .....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps .....	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts .....	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts .....	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other) .....	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other) .....	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps .....	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....					27.44	42.82	37	29.81	45.53	38	25.64	44.93	27		

## Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	5,546,829	5,243,512	5,622,920	3,312,658	2,464,448
Interest rate contracts .....	5,546,829	5,243,512	5,622,920	3,312,658	2,464,448
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	1,374,000	1,242,500	1,431,000	260,000	167,000
Written options .....	431,262	476,291	492,362	174,046	103,569
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	431,262	476,291	492,362	174,046	103,569
Purchased options .....	50,000	80,000	100,000	0	2,099
Exchange-traded .....	50,000	0	100,000	0	0
Over-the-counter .....	0	80,000	0	0	2,099
Swaps .....	3,691,567	3,444,721	3,599,558	2,878,612	2,191,780
Held for trading .....	1,991,239	1,701,332	1,835,531	1,024,230	123,855
Interest rate contracts .....	1,991,239	1,701,332	1,835,531	1,024,230	123,855
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded .....	3,555,590	3,542,180	3,787,389	2,288,428	2,340,593
Interest rate contracts .....	3,555,590	3,542,180	3,787,389	2,288,428	2,340,593
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	4,895,567	4,436,259	4,900,560	3,138,612	2,360,879
One year or less .....	3,810,226	3,467,489	3,772,856	2,529,260	2,191,643
Over 1 year to 5 years .....	68,081	55,273	158,720	52,525	27,368
Over 5 years .....	1,017,260	913,497	968,984	556,827	141,868
Gross negative fair value (absolute value) .....	30,634	20,944	23,236	12,367	7,327
Gross positive fair value .....	54,630	95,357	86,234	24,247	7,334
Held for trading .....	36,722	80,090	65,837	20,031	2,858
Non-traded .....	17,908	15,267	20,397	4,216	4,476
Current credit exposure on risk-based capital derivative contracts .....	37,076	80,922	66,659	20,874	4,252
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	100	94.10	76	100	94.62	76	100	94.10	77	100	93.44	80	100	92.91	80
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0	3.22	25	0	3.07	25	0	3.49	25	0	3.20	22	0	3.39	21
Foreign exchange contracts .....	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards .....	24.77	12.59	76	23.70	14.59	72	25.45	14.05	73	7.85	13.49	53	6.78	12.78	50
Written options .....	7.77	7.18	65	9.08	8.60	65	8.76	8.18	64	5.25	5.91	57	4.20	6.60	53
Exchange-traded .....	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter .....	7.77	6.91	67	9.08	8.13	67	8.76	7.73	66	5.25	5.10	61	4.20	5.49	57
Purchased options .....	0.90	3.41	49	1.53	3.51	57	1.78	3.42	56	0	4.42	18	0.09	4.19	41
Exchange-traded .....	0.90	0.12	89	0	0.14	40	1.78	0.15	92	0	0.28	39	0	0.32	37
Over-the-counter .....	0	3.01	20	1.53	2.98	60	0	2.86	21	0	3.35	18	0.09	3.20	46
Swaps .....	66.55	71.71	35	65.69	67.37	39	64.02	68.76	37	86.90	69.75	60	88.94	70.34	62
Held for trading .....	35.90	40.70	48	32.45	43.02	43	32.64	43.53	42	30.92	44.16	43	5.03	46.31	38
Interest rate contracts .....	35.90	34.66	52	32.45	36.62	47	32.64	36.62	47	30.92	37.24	46	5.03	38.40	40
Foreign exchange contracts .....	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts .....	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded .....	64.10	59.30	51	67.55	56.98	56	67.36	56.47	57	69.08	55.84	56	94.97	53.69	61
Interest rate contracts .....	64.10	56.22	54	67.55	54.32	60	67.36	53.82	60	69.08	52.22	62	94.97	50.60	68
Foreign exchange contracts .....	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts .....	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less) .....	88.26	91.91	29	84.60	90.28	26	87.15	91.48	28	94.75	93.86	41	95.80	94.47	45
One year or less .....	68.69	27.90	87	66.13	31.66	83	67.10	32.05	83	76.35	32.17	85	88.93	32.51	88
Over 1 year to 5 years .....	1.23	29.78	12	1.05	27.15	13	2.82	27.06	12	1.59	30.45	12	1.11	31.16	10
Over 5 years .....	18.34	29.19	39	17.42	28.15	41	17.23	29.56	39	16.81	28.09	39	5.76	28.71	21
Gross negative fair value (absolute value) .....	0.55	1.18	30	0.40	1.65	26	0.41	1.55	24	0.37	0.83	36	0.30	0.72	14
Gross positive fair value .....	0.98	1.59	22	1.82	2.48	42	1.53	2.23	32	0.73	1.19	31	0.30	0.85	9
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.01	0.05	46	0.01	0.07	30	0.01	0.07	30	0.01	0.06	38	0.01	0.06	33
Gross positive fair value (X) .....	0.03	0.06	47	0.06	0.10	45	0.05	0.09	46	0.02	0.07	36	0.01	0.06	28
Held for trading (X) .....	0.02	0.05	54	0.05	0.07	56	0.04	0.07	51	0.01	0.06	46	0	0.05	42
Non-traded (X) .....	0.01	0.01	53	0.01	0.02	51	0.01	0.02	57	0	0.01	50	0	0.01	50
Current credit exposure (X) .....	0.02	0.05	44	0.05	0.07	50	0.04	0.06	46	0.01	0.05	39	0	0.04	27
Credit losses on derivative contracts .....	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.23	0.59	44	0.51	0.91	46	0.41	0.85	42	0.14	0.73	37	0.03	0.53	27

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	250,208	152,015	152,015	130,879	120,836
Gross losses .....	28,190	39,399	49,131	51,107	36,812
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	10,840	7,697	10,383	11,857	10,683
Net losses .....	17,350	31,702	38,748	39,250	26,129
Provision for loan and lease losses .....	-44,747	110,295	136,941	60,386	36,172
Adjustments .....	0	0	0	0	0
Ending balance .....	188,111	230,608	250,208	152,015	130,879
Memo: Allocated transfer risk reserve (ATTRR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	-0.23	-0.12	22	0.67	0.66	55	0.61	0.51	67	0.31	0.15	85	0.20	0.14	74
Provision for loan and lease losses / Average loans and leases .....	-0.41	-0.21	26	1.03	1.06	54	0.95	0.82	65	0.47	0.24	85	0.31	0.24	74
Provision for loan and lease losses / Net loan and lease losses .....	-257.91	-65.12	28	347.91	587.54	42	353.41	487.86	54	153.85	130.58	72	138.44	134.68	67
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.37	1.32	58	1.58	1.58	59	1.75	1.58	68	1.16	0.83	83	1.05	0.90	73
Allowance for loan and lease losses / Total loans and leases .....	1.34	1.30	57	1.56	1.55	59	1.72	1.55	69	1.15	0.81	83	1.05	0.89	73
Allowance for loan and lease losses / Net loans and leases losses (X) .....	8.13	17.40	38	5.46	11.29	40	6.46	11.58	48	3.87	8.03	42	5.01	7.54	54
Allowance for loan and lease losses / Nonaccrual assets .....	195.31	330.05	31	168.94	301.93	25	183.03	299.17	31	143.81	218.72	40	152.72	214.03	45
ALLL / 90+ days past due + nonaccrual loans and leases .....	193.46	271.93	38	165.72	249.38	35	179.74	244.34	39	140.79	151.73	55	146.60	160.51	59
Gross loan and lease losses / Average loans and leases .....	0.26	0.20	69	0.37	0.35	65	0.34	0.34	62	0.40	0.28	75	0.31	0.30	66
Recoveries / Average loans and leases .....	0.10	0.08	68	0.07	0.07	62	0.07	0.07	59	0.09	0.08	67	0.09	0.09	57
Net losses / Average loans and leases .....	0.16	0.12	66	0.30	0.28	63	0.27	0.27	63	0.31	0.21	74	0.22	0.22	66
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses .....	22.06	25.09	56	15.06	24.77	28	20.32	33.98	30	32.21	36.22	54	29.05	41.30	40
Earnings coverage of net loan and lease losses (X) .....	18.09	26.30	53	4.59	20.97	24	7.05	22.91	32	6.73	24.40	26	10.49	21.75	39
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	0.03	0.02	69	0.02	0.04	48	0.02	0.04	46	-0.01	0.01	24	0.01	0.02	52
Real estate loans secured by 1-4 family .....	0.02	-0.01	81	0.03	0.01	74	0.02	0.01	68	0.04	0.01	80	0.01	0.01	53
Revolving .....	0.08	-0.07	91	0.03	0.01	68	0.02	0.01	68	0.07	0.02	77	0.08	0.03	66
Closed-end .....	0.01	-0.01	81	0.03	0.01	79	0.02	0	74	0.03	0	86	0	0.01	49
Commercial real estate loans .....	0.05	0.04	68	0.01	0.06	44	0.03	0.07	44	-0.06	0.01	4	-0.01	0.01	31
Construction and land development .....	0	0.01	48	0.02	0	83	0.09	0	90	-0.06	-0.01	18	-0.14	-0.03	8
1-4 family .....	0.04	0	96	0.03	0	91	0.02	0	92	0.01	0	92	0	-0.01	33
Other .....	-0.04	0.01	17	0	0	33	0.07	0	91	-0.07	-0.01	12	-0.14	-0.02	7
Multifamily .....	0	0.01	52	0	0	29	0	0	58	-0.26	0	0	-0.14	0	3
Nonfarm nonresidential .....	0.08	0.05	68	0.01	0.08	40	0	0.11	23	-0.03	0.02	5	0.05	0.02	75
Owner-occupied .....	0.02	0.01	78	0.01	0.02	65	0.01	0.02	50	-0.04	0.01	2	0.04	0.01	82
Other .....	0.06	0.04	74	0	0.05	19	0	0.08	14	0	0.01	59	0.01	0.01	71
Real estate loans secured by farmland .....	-0.06	-0.01	11	0	0.04	17	0	0.02	17	0.05	0.01	87	0.16	0	91
Commercial and industrial loans .....	0.01	0.19	23	0.42	0.46	58	0.38	0.47	50	0.17	0.37	33	0.10	0.31	23
Loans to individuals .....	1.29	0.72	82	1.58	1.25	70	1.50	1.13	74	1.80	1.17	76	1.48	1.16	67
Credit card loans .....	2.56	2.27	68	4.44	3.33	72	3.86	2.92	69	4.20	3.11	74	3.90	2.92	71
Agricultural loans .....	-0.99	0.02	1	0.03	0.11	68	0.07	0.19	67	4.05	0.08	98	0.08	0.15	68
Loans to foreign governments and institutions .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases .....	-0.10	0.09	3	-0.11	0.14	3	-0.10	0.15	3	-0.17	0.15	2	0.09	0.14	57

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018							
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....	56,034		85,575		76,692		98,183		103,922						
90+ days past due loans and leases .....	923		2,658		2,501		2,265		3,579						
Nonaccrual loans and leases .....	96,312		136,501		136,701		105,705		85,699						
Total past due and nonaccrual loans and leases .....	153,269		224,734		215,894		206,153		193,200						
Restructured 30–89 days past due .....	1,110		975		1,991		7,807		3,324						
Restructured 90+ days past due .....	139		89		244		0		0						
Restructured nonaccrual .....	26,438		31,059		30,112		33,699		25,471						
Total restructured loans and leases .....	27,687		32,123		32,347		41,506		28,795						
30–89 days past due loans held for sale .....	0		0		0		0		0						
90+ days past due loans held for sale .....	0		0		0		0		0						
Nonaccrual loans held for sale .....	0		0		0		0		0						
Total past due and nonaccrual loans held for sale .....	0		0		0		0		0						
Restructured loans and leases in compliance .....	43,767		80,690		51,766		69,676		74,128						
Other real estate owned .....	13,620		9,456		11,085		13,624		32,932						
<b>Other Assets</b>															
30–89 days past due .....	0		0		0		0		0						
90+ days past due .....	0		0		0		0		0						
Nonaccrual .....	0		0		0		0		0						
Total other assets past due and nonaccrual .....	0		0		0		0		0						
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	0.40	0.29	74	0.58	0.37	79	0.53	0.39	73	0.74	0.43	83	0.83	0.44	86
90+ days past due loans and leases .....	0.01	0.09	34	0.02	0.13	38	0.02	0.12	40	0.02	0.15	34	0.03	0.17	36
Nonaccrual loans and leases .....	0.69	0.54	72	0.92	0.66	76	0.94	0.66	78	0.80	0.51	80	0.69	0.54	73
90+ days past due and nonaccrual loans and leases .....	0.69	0.68	61	0.94	0.84	65	0.96	0.85	68	0.81	0.71	61	0.72	0.75	56
30–89 days past due restructured .....	0.01	0.01	73	0.01	0.01	64	0.01	0.01	72	0.06	0.01	89	0.03	0.02	75
90+ days past due restructured .....	0	0	71	0	0.01	65	0	0.01	69	0	0.01	29	0	0.01	26
Nonaccrual restructured .....	0.19	0.12	75	0.21	0.14	72	0.21	0.13	75	0.25	0.14	77	0.20	0.16	68
30–89 days past due loans held for sale .....	0	0	39	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale .....	0	0	42	0	0	40	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale .....	0	0	40	0	0	38	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.40	0.29	74	0.58	0.37	79	0.53	0.40	73	0.74	0.43	83	0.83	0.44	86
90+ days past due assets .....	0.01	0.09	32	0.02	0.13	36	0.02	0.12	38	0.02	0.15	31	0.03	0.18	34
Nonaccrual assets .....	0.69	0.55	72	0.92	0.67	74	0.94	0.67	76	0.80	0.53	80	0.69	0.57	71
30+ days past due and nonaccrual assets .....	1.09	1	63	1.52	1.25	71	1.48	1.29	66	1.55	1.19	73	1.55	1.26	71
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.37	0.40	56	0.58	0.52	64	0.57	0.52	65	0.55	0.44	67	0.48	0.48	58
90+ days past due and nonaccrual assets + other real estate owned .....	0.42	0.42	58	0.62	0.55	64	0.62	0.55	65	0.62	0.48	70	0.66	0.52	70
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.58	0.48	69	0.95	0.61	83	0.83	0.60	75	1.01	0.53	90	1.06	0.60	89
Allowance for loan and lease losses .....	82.37	67.85	72	98.74	66.38	83	80.65	66.66	72	129.47	115.41	68	149.82	118.28	73
Equity capital + allowance for loan and lease losses .....	5.75	4.12	76	9.23	5.10	89	7.87	4.97	83	8.53	4.28	89	8.80	4.79	88
Tier 1 capital + allowance for loan and lease losses .....	6.94	4.89	78	11.83	6.26	90	9.99	6.05	86	12.08	5.65	92	12.31	6.16	91
Loans and leases + other real estate owned .....	1.11	0.82	76	1.53	0.98	81	1.38	0.97	76	1.48	0.85	87	1.57	0.96	85

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due.....	0.33	0.25	70	0.54	0.35	73	0.54	0.39	72	0.72	0.38	84	0.74	0.42	85
	90+ days past due .....	0.01	0.12	42	0.01	0.17	46	0.01	0.16	46	0.01	0.16	40	0.03	0.22	44
	Nonaccrual.....	0.74	0.60	69	1.12	0.70	80	1.17	0.76	82	0.87	0.46	83	0.82	0.57	76
Commercial and industrial	30–89 days past due.....	0.36	0.24	74	0.65	0.24	87	0.26	0.23	66	0.76	0.31	87	1.26	0.30	97
	90+ days past due .....	0	0.02	50	0	0.03	46	0	0.03	45	0.01	0.05	41	0.02	0.05	54
	Nonaccrual.....	0.60	0.65	55	0.62	0.80	41	0.48	0.75	41	0.66	0.83	49	0.31	0.76	29
Individuals	30–89 days past due.....	0.84	0.60	73	0.70	0.74	54	0.96	0.83	65	0.94	0.83	54	0.94	0.84	56
	90+ days past due .....	0	0.08	42	0.08	0.11	61	0.07	0.14	52	0.07	0.17	52	0.06	0.16	53
	Nonaccrual.....	0.53	0.17	88	0.39	0.24	77	0.52	0.28	80	0.45	0.17	85	0.41	0.23	75
Depository institution loans	30–89 days past due.....		0.03			0.01			0			0			0	
	90+ days past due .....		0			0			0			0			0	
	Nonaccrual.....		0			0			0			0			0	
Agricultural	30–89 days past due.....	0.26	0.11	76	0.58	0.15	87	0.71	0.17	87	0.56	0.24	78	1.02	0.17	91
	90+ days past due .....	0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
	Nonaccrual.....	1.26	0.51	82	2.61	0.72	85	1.90	0.49	87	3.13	0.67	90	1.91	0.75	83
Foreign governments	30–89 days past due.....		0			3.73			0			0.07			0.01	
	90+ days past due .....		0			0			0			0			0	
	Nonaccrual.....		0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due.....	0.40	0.11	89	0.40	0.14	81	0.02	0.18	43	0.11	0.20	53	0.11	0.17	57
	90+ days past due .....	0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	69
	Nonaccrual.....	0.10	0.13	66	0.02	0.19	43	0.02	0.15	45	0.09	0.13	60	0.08	0.14	58

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.47	0.36	69	0.78	0.51	77	0.40	0.65	32	0.98	0.67	76	0.95	0.71	72
	90+ days past due .....	0.02	0.25	50	0.03	0.36	52	0.03	0.33	48	0.02	0.31	43	0.04	0.46	40
	Nonaccrual .....	1.26	0.76	82	1.37	0.91	77	1.68	0.89	85	1.03	0.73	74	1.04	0.86	67
Revolving	30–89 days past due .....	0.56	0.33	78	0.99	0.40	88	0.63	0.48	66	0.91	0.45	88	0.61	0.50	63
	90+ days past due .....	0	0.03	66	0	0.02	32	0	0.03	62	0	0.05	24	0.02	0.05	59
	Nonaccrual .....	1.38	1.05	75	1.54	1.28	75	1.56	1.13	76	0.99	1	68	0.98	1.17	66
Closed-end	30–89 days past due .....	0.46	0.36	69	0.76	0.52	74	0.38	0.65	32	0.99	0.70	75	1.01	0.75	74
	90+ days past due .....	0.02	0.27	50	0.03	0.41	52	0.03	0.38	51	0.02	0.35	47	0.04	0.53	40
Junior lien	30–89 days past due .....	1.25	0.71	84	1.35	0.89	79	1.69	0.87	84	1.03	0.70	77	1.05	0.84	69
	Nonaccrual .....	0.01	0.01	74	0.01	0.02	53	0.04	0.02	82	0.08	0.02	91	0.08	0.03	90
	90+ days past due .....	0	0	68	0	0	33	0	0	65	0	0	29	0	0	53
	Nonaccrual .....	0.13	0.04	91	0.13	0.05	84	0.13	0.04	89	0.15	0.04	90	0.15	0.06	82
Commercial real estate	30–89 days past due .....	0.24	0.16	74	0.35	0.21	75	0.72	0.26	88	0.56	0.18	93	0.58	0.17	93
	90+ days past due .....	0	0.01	26	0	0.02	53	0	0.02	54	0	0.03	45	0.02	0.03	68
	Nonaccrual .....	0.25	0.48	36	0.87	0.53	79	0.75	0.62	65	0.58	0.23	86	0.55	0.28	86
Construction and development	30–89 days past due .....	0.47	0.15	86	0.61	0.24	81	0.41	0.28	72	1.03	0.28	88	0.64	0.21	87
	90+ days past due .....	0	0.01	38	0	0.01	34	0	0.01	74	0	0.02	33	0	0.02	67
	Nonaccrual .....	0.46	0.31	78	0.71	0.32	84	0.55	0.41	77	0.42	0.20	83	0.44	0.19	83
1–4 family	30–89 days past due .....	0.14	0.03	88	0.18	0.03	91	0.10	0.03	83	0.44	0.06	93	0.21	0.06	83
	90+ days past due .....	0	0	45	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual .....	0.06	0.02	85	0.13	0.03	87	0.12	0.03	89	0.13	0.02	93	0.11	0.02	89
Other	30–89 days past due .....	0.32	0.10	85	0.43	0.17	81	0.31	0.22	73	0.59	0.20	83	0.43	0.13	84
	90+ days past due .....	0	0	40	0	0	39	0	0	84	0	0.01	35	0	0.02	72
	Nonaccrual .....	0.40	0.25	79	0.57	0.26	86	0.43	0.35	74	0.29	0.17	83	0.33	0.15	79
Multifamily	30–89 days past due .....	0	0.09	26	0.04	0.09	64	0.06	0.09	60	0.03	0.08	55	0.57	0.10	93
	90+ days past due .....	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual .....	0.02	0.13	50	0.03	0.09	51	0.11	0.11	66	0.03	0.05	59	0.05	0.08	57
Nonfarm non-residential	30–89 days past due .....	0.19	0.12	72	0.29	0.21	69	0.92	0.23	91	0.47	0.14	92	0.57	0.17	94
	90+ days past due .....	0	0.01	28	0	0.02	62	0	0.02	60	0	0.03	49	0.03	0.03	72
	Nonaccrual .....	0.21	0.58	26	1.03	0.68	75	0.91	0.80	61	0.69	0.28	87	0.65	0.30	82
Owner Occupied	30–89 days past due .....	0.03	0.04	51	0.03	0.07	42	0.21	0.07	88	0.25	0.07	94	0.29	0.09	94
	90+ days past due .....	0	0	35	0	0	34	0	0	33	0	0.01	26	0.01	0.01	59
	Nonaccrual .....	0.17	0.20	48	0.88	0.26	96	0.78	0.27	91	0.58	0.16	94	0.55	0.17	93
Other	30–89 days past due .....	0.16	0.07	77	0.26	0.13	76	0.70	0.14	92	0.23	0.07	90	0.28	0.07	92
	90+ days past due .....	0	0.01	34	0	0.01	69	0	0.01	72	0	0.01	61	0.02	0.01	78
	Nonaccrual .....	0.04	0.31	24	0.15	0.36	43	0.12	0.44	32	0.11	0.10	61	0.11	0.13	60
Farmland	30–89 days past due .....	0.08	0.13	66	0.22	0.24	66	0.21	0.11	79	0.23	0.23	66	0.50	0.25	80
	90+ days past due .....	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual .....	0.82	1.06	66	1.23	1.49	60	0.79	1.13	58	2.02	0.84	78	1.35	1.23	71
Credit card	30–89 days past due .....	1.19	0.79	78	0.99	0.92	55	1.11	0.95	61	1.45	1.19	68	1.38	1.22	60
	90+ days past due .....	0.05	0.40	35	0.93	0.55	71	0.77	0.63	54	0.71	0.78	44	0.63	0.73	46
	Nonaccrual .....	1	0.08	94	0.04	0.06	78	0.02	0.05	79	0.68	0.11	89	1.03	0.09	92

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	218,512	222,506	220,661	222,014	307,041										
Retained earnings .....	2,223,968	1,877,914	1,954,276	1,847,516	1,693,467										
Accumulated other comprehensive income (AOCI) .....	-2,539	70,589	73,706	21,652	-29,113										
Common equity tier 1 minority interest .....	167	167	167	167	167										
Common equity tier 1 capital before adjustments/deductions .....	2,440,108	2,171,176	2,248,810	2,091,349	1,971,562										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	464,502	471,875	469,856	478,233	485,593										
Accumulated other comprehensive income-related adjustments .....	-2,539	70,589	73,706	21,652	-29,113										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,978,145	1,628,712	1,705,248	1,591,464	1,515,082										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	178,686	177,961										
Common equity tier 1 capital .....	1,978,145	1,628,712	1,705,248	1,412,778	1,337,121										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	64,594	64,594	64,594	64,594	125,000										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	367	377	375	385	396										
Additional tier 1 capital before deductions .....	64,961	64,971	64,969	64,979	125,396										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	64,961	64,971	64,969	64,979	125,396										
<b>Tier 1 Capital</b>	2,043,106	1,693,683	1,770,217	1,477,757	1,462,517										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	150,000	130,000	150,000	120,000	48,000										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	201,548	198,138	201,614	161,837	138,626										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....				0	0										
Tier 2 capital before deductions .....	351,548	328,138	351,614	281,837	186,626										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	351,548	328,138	351,614	281,837	186,626										
Exited advanced approach tier 2 capital .....															
Total capital .....	2,394,654	2,021,821	2,121,831	1,759,594	1,649,143										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	26,404,534	23,714,081	24,253,885	19,571,273	18,673,081										
Less: Deductions from common equity tier 1 capital .....	464,502	471,875	469,856	656,919	663,554										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	25,940,032	23,242,206	23,784,029	18,914,354	18,009,527										
Total risk-weighted assets .....	16,269,474	15,804,076	16,064,061	14,563,512	13,546,350										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A .....	12.16	12.59	48	10.31	12.26	23	10.62	12.35	27	9.70	12.11	14	9.87	12.09	12
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A .....	12.56	13.31	43	10.72	12.97	14	11.02	13.08	18	10.15	12.78	10	10.80	12.85	16
Tier 1 capital, column B .....	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A .....	14.72	15.21	49	12.79	15.12	8	13.21	15.23	14	12.08	14.36	9	12.17	14.45	10
Total capital, column B .....	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage .....	7.88	9.07	19	7.29	9.05	6	7.44	9.13	6	7.81	9.76	7	8.12	9.71	10
Supplementary leverage ratio, advanced approaches HCs .....		6.90			8.70			8.72			7.41			7.31	

## Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....			0			0			0			0			0		
Total property and casualty assets .....			0			0			0			0			0		
Reinsurance recoverables (P/C) .....			0			0			0			0			0		
Total life and health assets .....			0			0			0			0			0		
Reinsurance recoverables (L/H) .....			0			0			0			0			0		
Separate account assets (L/H) .....			0			0			0			0			0		
Total insurance underwriting equity .....			0			0			0			0			0		
Total property and casualty equity .....			0			0			0			0			0		
Total life and health equity .....			0			0			0			0			0		
Total insurance underwriting net income .....			0			0			0			0			0		
Total property and casualty .....			0			0			0			0			0		
Total life and health .....			0			0			0			0			0		
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0			0		
Unearned premiums (P/C) .....			0			0			0			0			0		
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0			0		
Separate account liabilities (L/H) .....			0			0			0			0			0		
Insurance activities revenue .....			19,405			14,340			20,469			14,963			15,644		35.32    77.65
Other insurance activities income .....			19,405			14,340			20,469			14,963			15,644		35.32    77.65
Insurance and reinsurance underwriting income .....			0			0			0			0			0		
Premiums .....			0			0			0			0			0		
Credit related insurance underwriting .....			0			0			0			0			0		
Other insurance underwriting .....			0			0			0			0			0		
Insurance benefits, losses, expenses .....			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries .....			0			0			0			0			0		
Life insurance assets .....			69,127			67,896			68,284			66,756			65,160		1.81    1020.92

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	53.46			54.17			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	46.54			45.83			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets .....	13.15			11.09			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income .....	1.95	0.38	89	1.64	0.41	86	1.66	0.41	86	1.26	0.47	82	1.38	0.47	84			
Premium income / Insurance activities revenue .....	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income .....	31.14			40.11			38.23			34.91			44.54					
Other premium income / Total premium income .....	68.86			59.89			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C) .....	28.21			10.18			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H) .....	5.51			5.32			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums .....	-364.02			654.61			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	3.10	11.72	18	3.53	11.07	23	3.38	11.03	24	4.10	11.51	24	4.09	10.22	24			
<b>Broker-Dealer Activities</b>				0			0			0			0					
Net assets of broker-dealer subsidiaries (\$000) .....	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34			
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0			0			0			0			0					

## Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	0	0	0	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.63			0.88			0.87			1.25			1.17	
Cost: Interest-bearing deposits.....		0.12			0.48			0.42			1.19			0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans .....		0.86			0.43			0.64			0.29			1.53	
Foreign governments and institutions .....		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases.....		-0.16			-0.58			-2.40			22.48			7.24	
Total selected assets.....		3.36			2.65			2.04			12.40			3.24	
Deposits .....		10.74			-1.43			3.46			10.36			5	

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		2,429,394	2,474,774	2,495,050	2,367,016	2,345,141	-1.83	7.71
1–4 family residential loans .....		2,429,394	2,474,774	2,495,050	2,367,016	2,345,141	-1.83	7.71
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		9.16	10.29	10.23	12.16	12.62		
1–4 family residential loans .....		9.16	10.29	10.23	12.16	12.62		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>		38.24	36.51	36.97	37.41	37.61		
1–4 family residential loans .....		2.35	2.37	2.34	2.85	3.21		
Home equity lines .....		0.95	0.84	0.91	1.03	1.04		
Credit card receivables.....		8.98	8.67	8.75	9.28	8.90		
Auto loans and other consumer loans.....		14.98	18.79	17.56	14.19	13.23		
Commercial and industrial loans .....		34.49	32.82	33.47	35.23	36		

**Servicing, Securitization and Asset Sale Activities—Part 2**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018			
						Percent Change		
	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
<b>Percent of Total Securitization Activities by Type</b>								
Retained credit exposure.....		0	0	0	0	0	0	0
1–4 family residential loans.....		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....								
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	0
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans .....								
<b>Percent of Tier 1 Capital</b>								
Total retained credit exposure.....		0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure .....		0.12	0.20	0.19	0.16	0.15		
<b>30–89 Days Past Due Securitized Assets</b>								
1–4 family residential loans .....		48,639	38,855	32,427	75,900	72,471	25.18	-23.23
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans .....		0	0	0	0	0	0	0
Commercial and industrial loans .....		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total 30–89 days past due securitized assets.....		48,639	38,855	32,427	75,900	72,471	25.18	-23.23
<b>90+ Days Past Due Securitized Assets</b>								
1–4 family residential loans .....		70,166	34,991	73,501	24,519	25,691	100.53	143.18
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans .....		0	0	0	0	0	0	0
Commercial and industrial loans .....		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total 90+ days past due securitized assets .....		70,166	34,991	73,501	24,519	25,691	100.53	143.18
Total past due securitized assets.....		118,805	73,846	105,928	100,419	98,162	60.88	28.85
<b>Net Losses on Securitized Assets</b>								
1–4 family residential loans .....		0	0	0	0	0	0	0
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans .....		0	0	0	0	0	0	0
Commercial and industrial loans .....		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total net losses on securitized assets.....		0	0	0	0	0	0	0

**Servicing, Securitization and Asset Sale Activities—Part 3**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	2	1.57	1.30	3.21	3.09
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....	2	1.57	1.30	3.21	3.09
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	2.89	1.41	2.95	1.04	1.10
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....	2.89	1.41	2.95	1.04	1.10
Total past due securitized assets percent of securitized assets .....	4.89	2.98	4.25	4.24	4.19
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	1.06	1.08	0.74	1.88	1.88
Home equity lines .....	0.56	0.99	0.63	0.91	0.61
Credit card receivables .....	1.19	0.99	1.11	1.45	1.38
Commercial and industrial loans .....	0.36	0.65	0.26	0.76	1.26
All other loans and leases .....	0.36	0.41	0.70	0.58	0.63
Total managed loans past due 30–89 days .....	0.64	0.72	0.64	1.11	1.19
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	1.13	0.57	1.18	0.43	0.49
Home equity lines .....	0	0	0	0	0.02
Credit card receivables .....	0.05	0.93	0.77	0.71	0.63
Commercial and industrial loans .....	0	0	0	0.01	0.02
All other loans and leases .....	0	0	0	0	0.01
Total managed loans past due 90+ days .....	0.43	0.22	0.45	0.17	0.20
<b>Total Past Due Managed Assets .....</b>	<b>1.07</b>	<b>0.94</b>	<b>1.08</b>	<b>1.28</b>	<b>1.39</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.01	0.02	0.01	0.02	0
Home equity lines .....	0.08	0.03	0.02	0.07	0.08
Credit card receivables .....	2.56	4.44	3.86	4.20	3.90
Commercial and industrial loans .....	0.01	0.42	0.38	0.17	0.10
All other loans and leases .....	0.25	0.29	0.29	0.39	0.27
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>	<b>0.14</b>	<b>0.24</b>	<b>0.23</b>	<b>0.25</b>	<b>0.18</b>

**Parent Company Income Statement**

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		124	124	124	124	124	0.00	0.00
Dividends .....		124	124	124	124	124	0.00	0.00
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		0	300	300	0	0	-100.00	
Dividends .....		0	300	300	0	0	-100.00	
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....		10,021	1,811	1,819	57,019	532	453.34	17.80
Dividends .....		10,000	1,800	1,800	57,000	500	455.56	17.65
Interest .....		21	11	19	19	32	90.91	200.00
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Total income from subsidiaries .....		10,145	2,235	2,243	57,143	656	353.91	17.54
Securities gains (losses) .....		0	0	0	0	0		
Other operating income .....		2	-184	-184	1,500	1,464		-98.52
Total operating income .....		10,147	2,051	2,059	58,643	2,120	394.73	15.75
<b>Operating Expenses</b>								
Personnel expenses .....		212	209	284	262	243	1.44	24.71
Interest expense .....		2,518	2,582	3,386	2,284	2,870	-2.48	-23.56
Other expenses .....		-3,550	7,551	6,119	6,101	911		
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		-820	10,342	9,789	8,647	4,024		
Income (loss) before taxes .....		10,967	-8,291	-7,730	49,996	-1,904		
Applicable income taxes (credit) .....		315	-2,669	-2,662	-1,712	-572		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		10,652	-5,622	-5,068	51,708	-1,332		1071.84
Equity in undistributed income of subsidiaries .....		261,819	35,198	111,938	108,752	186,652	643.85	319.23
Bank subsidiaries .....		0	0	0	0	0		
Nonbank subsidiaries .....		0	-190	-190	-197	113		-100.00
Subsidiary holding companies .....		261,819	35,388	112,128	108,949	186,539	639.85	326.45
Net income (loss) .....		272,471	29,576	106,870	160,460	185,320	821.26	330.02
<b>Memoranda</b>								
Bank net income .....		124	124	124	124	124	0.00	0.00
Nonbank net income .....		0	110	110	-197	113	-100.00	-100.00
Subsidiary holding companies' net income .....		271,819	37,188	113,928	165,949	187,039	630.93	288.90

## Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		2,073	0.08	2,073	0.09	2,073	0.08	2,073	2,073	0.00	0.00
Common and preferred stock .....		2,073	0.08	2,073	0.09	2,073	0.08	2,073	2,073	0.00	0.00
Excess cost over fair value .....		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0		
Other receivables .....		0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....		0	0	0	0	0	0	527	724	-100.00	
Common and preferred stock .....		0	0	0	0	0	0	527	724	-100.00	
Excess cost over fair value .....		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0		
Other receivables .....		0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....		2,622,961	98.31	2,353,182	98.69	2,434,244	98.12	2,262,692	2,101,075	11.46	57.15
Common and preferred stock .....		2,622,961	98.31	2,353,182	98.69	2,434,244	98.12	2,262,692	2,101,075	11.46	57.15
Excess cost over fair value .....		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0		
Other receivables .....		0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0		
Securities .....		0	0	0	0	0	0	0	0		
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....		25,467	0.95	11,737	0.49	27,939	1.13	2,988	2,652	116.98	40.44
Cash and due from unrelated depository institution .....		6,839	0.26	6,840	0.29	6,840	0.28	11,284	110,888	-0.01	
Premises, furnishings, fixtures and equipment .....		115	0	518	0.02	368	0.01	971	1,574	-77.80	-96.14
Intangible assets .....		0	0	0	0	0	0	0	0		-100.00
Other assets .....		10,576	0.40	10,078	0.42	9,366	0.38	7,301	5,593	4.94	-27.40
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0		
Total assets .....		2,668,031	100.00	2,384,428	100.00	2,480,830	100.00	2,287,836	2,224,579	11.89	55.94
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0		
Securities sold (repos) .....		0	0	0	0	0	0	0	0		
Commercial paper .....		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....		150,000	5.62	130,000	5.45	150,000	6.05	120,000	120,000	15.38	25.00
Other liabilities .....		13,495	0.51	18,824	0.79	17,593	0.71	12,059	8,039	-28.31	-44.09
Balance due to subsidiaries and related institutions .....		0	0	0	0	0	0	0	0		-100.00
Total liabilities .....		163,495	6.13	148,824	6.24	167,593	6.76	132,059	128,039	9.86	-33.91
Equity Capital .....		2,504,536	93.87	2,235,604	93.76	2,313,237	93.24	2,155,777	2,096,540	12.03	71.13
Perpetual preferred stock (income surplus) .....		64,595	2.42	64,595	2.71	64,595	2.60	64,595	125,000	0.00	
Common stock .....		16	0	16	0	16	0	15	16	0.00	6.67
Common surplus .....		218,496	8.19	222,490	9.33	220,645	8.89	221,999	307,025	-1.80	118.46
Retained earnings .....		2,223,968	83.36	1,877,914	78.76	1,954,276	78.78	1,847,516	1,693,612	18.43	65.94
Accumulated other comprehensive income .....		-2,539	-0.10	70,589	2.96	73,705	2.97	21,652	-29,113		
Other equity capital components .....		0	0	0	0	0	0	0	0		
Total liabilities and equity capital .....		2,668,031	100.00	2,384,428	100.00	2,480,830	100.00	2,287,836	2,224,579	11.89	55.94
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....		0	0	0	0	0	0	0	0		-100.00
Notes payable to subsidiaries that issued TPS .....		0	0	0	0	0	0	0	0		-100.00
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0		

## Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	15.12	12.52	72	1.83	6.29	12	4.91	7.29	24	7.46	9.68	18	9.61	10.40	39
Bank net income / Average equity investment in banks .....	7.98	12.35	8	7.98	6.43	60	5.98	7.45	30	5.98	10.51	8	5.98	11.19	6
Nonbank net income / Average equity investment in nonbanks .....		13.18		42.45	8.01	93	39.80	9.75	90	-29.03	7.89	1	6.08	7.10	52
Subsidiary HCs net income / Average equity investment in sub HCs .....	14.34	11.04	70	2.17	6.72	28	4.93	7.01	37	7.53	8.55	46	9.56	8.78	51
Bank net income / Parent net income .....	0.05	96.45	9	0.42	87.60	12	0.12	88.16	11	0.08	82.22	15	0.07	82.56	17
Nonbank net income / Parent net income .....	0	3.22	15	0.37	4.43	45	0.10	3.59	35		5.93		0.06	3.78	35
Subsidiary holding companies' net income / Parent net income .....	99.76	66.57	70	125.74	81.94	85	106.60	68.34	80	103.42	74	80	100.93	72.48	73
<b>Leverage</b>															
Total liabilities / Equity capital .....	6.53	16.51	27	6.66	20.37	25	7.24	20.06	26	6.13	20.43	25	6.11	20.88	28
Total debt / Equity capital .....	5.99	11.37	44	5.81	14.74	38	6.48	14.41	41	5.57	14.31	45	5.72	14.69	46
Total debt + notes payable to subs that issued TPS / Equity capital .....	5.99	13.41	30	5.81	17.04	24	6.48	16.67	26	5.57	16.36	28	5.72	17.10	30
Total debt + Loans guaranteed for affiliate / Equity capital .....	5.99	11.46	43	5.81	15.02	38	6.48	14.68	41	5.57	14.56	44	5.72	15.14	45
Total debt / Equity capital – excess over fair value .....	5.99	11.47	44	5.81	14.86	38	6.48	14.52	41	5.57	14.51	45	5.72	14.81	46
Long-term debt / Equity capital .....	5.99	10.65	44	5.81	13.73	40	6.48	13.56	42	5.57	13.04	46	5.72	13.37	47
Short-term debt / Equity capital .....	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital .....	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital .....	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt .....	32.82	40.69	37	31.85	32.61	49	32.70	34.67	47	31.41	28.44	56	29.01	28.63	53
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	104.81	103.15	65	105.35	103.27	67	105.32	102.81	67	105.08	103.22	61	100.35	103.10	39
Total investment in subs / Equity capital .....	104.81	108.29	51	105.35	110.46	54	105.32	110.16	52	105.08	111.07	46	100.35	112.48	27
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0.33	0.27	62	3.03	0.69	91	1.15	0.47	78	0.68	0.36	68	0.04	0.35	39
Equity investment in subs – equity cap / Net income-div (X) .....	0.34	0.85	29	3.35	2.31	73	1.19	1.82	46	0.71	1.22	39	0.04	1.22	4
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	308.53	152.56	89	91.81	128.63	26	77.12	136.59	16	431.97	177.68	92	34.28	162.34	5
Cash from ops + noncash items + op expense / Op expense + dividend .....	12.58	155.61	4	124.73	142.45	49	108.21	147.24	31	432.91	190.27	93	51.35	174.91	6
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	-220.41	94.59	1	188.63	140.42	76	293.98	134.08	92	-484.34	116.34	0	198.32	103.19	92
Pretax operating income + interest expense / Interest expense .....	535.54	1,645.53	27	-221.11	1,826.91	2	-128.29	2,016.32	1	2,288.97	1,968.54	74	33.66	2,898.75	7
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	535.54	1,896.20	27	-221.11	1,413.95	0	-128.29	1,539.23	0	2,288.97	1,632.83	75	64.86	1,369.37	6
Dividends + interest from subsidiaries / Interest expense + dividends .....	191.56	174.48	67	41.67	144.62	11	31.59	150.43	5	646.41	210.80	94	7.29	188.90	2
Fees + other income from subsidiaries / Salary + other expenses .....	0	12.03	34	0	14.76	31	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X) .....	98.08	40.79	86	10.64	26.65	42	28.77	35.64	69	24.48	57.11	50	30.23	33.93	61
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	1.14	3.29	39	0.72	3.69	39	1.35	3.85	41	0.62	2.64	41	5.10	2.61	73
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.60			0.12			0.10			0.04			0.24	
Nonaccrual .....		1.04			0.80			1.03			0.54			6.54	
Total .....		1.64			0.92			1.13			0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0	1.76	15	0	2.95	14	0	2.66	14	0	5.62	27	0	5.50	27
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

## Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	26.08	69.90	18		84.44			81.10		12.68	57.84	9		57.26	
Dividends declared / Net income .....	1.02	27.22	7	9.40	49.77	13	3.48	42.29	10	4.09	33.08	11	3.31	27.33	11
Net income – dividends / Average equity.....	14.97	9.25	84	1.66	3.19	29	4.74	4.14	58	7.15	6.46	59	9.29	7.33	76
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	4.46	160.45	16	4.46	130.19	20	3.34	132.17	17	1.89	178.13	18	2.02	157.73	19
Dividends from nonbank subsidiaries .....	0	6.19	21	10.79	3.74	84	8.08	3.41	80	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	359.97	6.32	95	64.72	2.34	94	48.47	4.85	91	869.43	21.40	99	8.16	16.86	85
Dividends from all subsidiaries .....	364.43	213.42	80	79.97	167.02	19	59.88	174.85	14	871.32	260.40	93	10.18	215.26	5
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	100	43.30	93	100	61.85	78	100	60.28	85	100	66.55	84	100	60.71	88
Interest income from bank subsidiaries.....	0	0.11	25	0	0.48	21	0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries .....	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	100	48.70	90	100	71.13	73	100	62.88	81	100	69.36	80	100	63.43	84
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		66.90		272.73	52.29	92	272.73	56.39	92		82.95		0	51.40	17
Interest income from nonbank subsidiaries.....		2.38		0	4.57	32	0	7.38	32		20.25		0	18.56	24
Management and service fees from nonbank subsidiaries .....		0.66		0	0.93	40	0	0.86	39		1.92		0	2.96	38
Other income from nonbank subsidiaries.....		0.11		0	0.20	45	0	0.16	46		1.06		0	0.15	48
Operating income from nonbank subsidiaries .....		94.31		272.73	70.62	91	272.73	79.84	89		150.41		0	99.33	7
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....	3.68	36.58	40	4.84	25.82	45	1.58	43.51	33	34.35	61.23	34	0.27	48.56	30
Interest income from subsidiary holding companies.....	0.01	5.06	50	0.03	9.87	54	0.02	8.40	52	0.01	6.54	50	0.02	3.95	53
Management and service fees from subsidiary holding companies.....	0	0.75	45	0	0.41	45	0	0.44	45	0	0.36	46	0	0.43	46
Other income from subsidiary holding companies.....	0	-0.41	52	0	0.01	45	0	0.01	45	0	0.29	44	0	0.01	48
Operating income from subsidiary holding companies.....	3.69	47.30	25	4.87	41.80	31	1.60	55.20	28	34.36	76.49	30	0.28	61.19	23
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	1.22	72.55	17	6.05	68	22	6.02	69.76	19	0.21	67.32	21	5.85	65.18	25
Interest income from bank subsidiaries.....	0	0.27	24	0	1.03	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries .....	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	1.22	82.68	9	6.05	80.80	11	6.02	82.20	11	0.21	78.80	9	5.85	74.20	15
Dividends from nonbank subsidiaries .....	0	3.56	21	14.63	2.36	89	14.57	1.95	92	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	0	5.69	14	14.63	5.80	83	14.57	4.70	86	0	7.29	11	0	7.64	14
Dividends from subsidiary holding companies.....	98.55	2.13	98	87.76	1.41	97	87.42	2.53	96	97.20	4.52	97	23.58	5.15	87
Interest income from subsidiary holding companies.....	0.21	0.01	93	0.54	0.16	91	0.92	0.11	92	0.03	0.20	88	1.51	0.37	89
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	98.76	3.40	97	88.30	4.22	93	88.34	4.56	92	97.23	6.08	95	25.09	6.79	85
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....	0	28.03	13	0	27.05	12	0	27.08	12	0	28.33	11	0	26.53	12